Cases \$6079-709990.4010 Decid. 1 Fill decelors/12/21/22/12/21/22/15021855018: 3382-scolers large to a specific and the contraction of the contract

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)	<u></u>	
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11	
	Chapter 12 Chapter 13	Check if this amended fili

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Kevin	
Write the name that is on	First name	First name
your government-issued picture identification (for	L Middle name	Middle name
example, your driver's	McCray	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 8217	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-

D	ebtor 1 Kevin First Name	L McCray Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2851 S. King Dr., Unit 1801 Number Street	Number Street
		Chicago Illinois 60616 City State Zip Code	City State Zip Code
		Cook	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debto	or 1 Kevin	L		Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Part 2	Tell the Court Abo	out Your Bankruptcy Case			
Ba ar	ne chapter of the ankruptcy Code you e choosing to file nder	Check one. (For a brief descrip Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8. He	ow you will pay the e	more details about how y cashier's check, or money may pay with a credit card. I need to pay the fee in in Individuals to Pay Your F I request that my fee be judge may, but is not request the official poverty line the	ou may pay. Typically, if you order If your attorney is dor check with a pre-printe nstallments. If you choose filing Fee in Installments (Owaived (You may request uired to, waive your fee, an at applies to your family sirou must fill out the Applic	ou are paying the submitting your ed address. ethis option, sig official Form 103 this option only d may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ave you filed for ankruptcy within the st 8 years?	Ves. District District District	When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
ca be sp fill yo pa	re any bankruptcy ases pending or eing filed by a couse who is not ing this case with ou, or by a business artner, or by an filiate?	Yes. Debtor District Debtor District	When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	o you rent your sidence?	No. Go to line 12	Statement About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

Cases \$2079-7009490.4020 Decid. 1 Fili the E0188812821/272/1Eta nte Encode 0/88812821/272/162585805:3380es 4079-7019490.4020 Decid. 1 Fili the E0188812821/272/162585805:3380es 4079-70194000 Decid. 1 Fili the E0188812821/272/162585805:3380es 4079-7019400 Decid. 1 Fili the E0188812821/272/1625805:3380es 4079-7019400 Decid. 1 Fili the E0188812821/272/1625800 Decid. 1 Fili the E0188821/272/1625800 Decid. 1 Fili the E0188812821/272/1625800 Decid. 1 Fili the E0188821/272/1625800 Deci

	L			Case num	nber (if known)	
v Buci						
y busii	16226	5 100 OWII a5 a 5016	e Proprietor			
✓	No.	Go to Part 4.				
	Yes.	Name and location o	f business			
		Name of business, if a	any			
ı		Number	Street			
		City		State	Zip Co	rode
		Check the appropri	iate box to descri	be your business:		
		Health Care E	Business (as defin	ed in 11 U.S.C. § 1	101(27A))	
		Single Asset F	Real Estate (as de	fined in 11 U.S.C.	§ 101(51B))	
		Stockbroker (as defined in 11 l	J.S.C. § 101(53A))		
		Commodity B	roker (as defined	in 11 U.S.C. § 101	1(6))	
		None of the al	bove			
_						
gunder of the of the f you are filing under Chapter 11, the court must know whether you are a small business debtor so appropriate deadlines. If you indicate that you are a small business debtor, you must attach your mo code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). btor?					ttach your most recent balance	
✓	No.	I am not filing under	Chapter 11.			
	No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
	Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
n or H	lave A	nv Hazardous Prop	ertv or Anv Pro	perty That Need	ls Immediate At	tention
		.,,	,,	,		
✓	No.					
	Yes.	What is the hazard?				
		If immediate attention is	needed, why is it	needed?		
		Where is the property?				
•			Number	Street		
,			City		State	Zip Code
	If you app sheet exists, where the state of	If you are finappropriated sheet, state exist, following. Who have A who or Have A Yes. If you are finappropriated sheet, state exist, following. No. Yes. Yes.	Middle Name Thy Businesses You Own as a Sole No. Go to Part 4. Yes. Name and location of Name of business, if a Number City Check the approprial Health Care Estockbroker (Commodity Bstockbroker) None of the all None	No. Go to Part 4. Yes. Name and location of business Name of business, if any Number Street City Check the appropriate box to descrii Health Care Business (as defined Single Asset Real Estate (as defined None of the above) If you are filing under Chapter 11, the court must kn appropriate deadlines. If you indicate that you are a sheet, statement of operations, cash-flow statement exist, follow the procedure in 11 U.S.C. § 11 16(1)(1) No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am Bankruptcy Code. Yes. I am filing under Chapter 11 and I am Code. Yes. What is the hazard? If immediate attention is needed, why is it Where is the property? Number	No. Go to Part 4. Yes. Name and location of business Name of business, if any Number Street City State Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101 (53A)) Commodity Broker (as defined in 11 U.S.C. § 101 (53A)) Commodity Broker (as defined in 11 U.S.C. § 101 (53A)) None of the above If you are filling under Chapter 11, the court must know whether you appropriate deadlines. If you indicate that you are a small business of sheet, statement of operations, cash-flow statement, and federal incoexist, follow the procedure in 11 U.S.C. § 11 16(1)(B). No. I am not filling under Chapter 11. No. I am filling under Chapter 11 and I am a small business of Code. Yes. I am filling under Chapter 11 and I am a small business of Code. If immediate attention is needed, why is it needed? Where is the property? Number Street	Middle Name In Businesses You Own as a Sole Proprietor No. Go to Part 4. Yes. Name and location of business Name of business, if any Number Street City State Single Asset Real Estate (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(51B)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business appropriate deadlines. If you indicate that you are a small business debtor, you must at sheet, statement of operations, cash-flow statement, and federal income tax return or it exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to Code. In or Have Any Hazardous Property or Any Property That Needs Immediate At It immediate attention is needed, why is it needed? Where is the property? Number Street

Ca**SESSE 4079-709990-47**40 **Decid.** 1 Fifther F018887828/772/11Finter Forest **608872821/772/11621555**505: 3382-5501341 aniinit A Repulsoccemmental Plant Results 1562 f 62 Debtor 1 Kevin Case number (if known) Middle Name First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me

waiver of credit counseling with the court.

Disability.

incapable of realizing or making

rational decisions about finances.

be unable to participate in a

reasonably tried to do so.

Active duty. I am currently on active military

about credit counseling, you must file a motion for

If you believe you are not required to receive a briefing

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

My physical disability causes me to

incapable of realizing or making

be unable to participate in a

reasonably tried to do so.

Active duty. I am currently on active military

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

If you believe you are not required to receive a briefing

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

Disability.

rational decisions about finances.

My physical disability causes me to

Debtor 1 Kevin First Name	L McC Middle Name Last	Cray Case r	number (if known)	
	estions for Reporting Purposes	ivame		
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bu	imarily for a personal, fami usiness debts? Business of estment or through the ope	debts are debts that you incurred to obtain eration of the business or investment.	;
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.		ny exempt property is excluded and administrative te to unsecured creditors?	ive
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion Dimillion \$10,000,000,001-\$50 billion	lion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion Dimillion \$10,000,000,001-\$50 billion	lion
Part 7: Sign Below				
For you	correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false staten	oter 7, I am aware that I may inderstand the relief available did not pay or agree to pay d and read the notice requi the chapter of title 11, Uni nent, concealing property, e can result in fines up to \$	perjury that the information provided is true and y proceed, if eligible, under Chapter 7, 11,12, or ble under each chapter, and I choose to proceed y someone who is not an attorney to help me fill ired by 11 U.S.C. § 342(b). ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, o	2, or 13 ceed ne fill
	/s/ Kevin McCray Signature of Debtor 1		Signature of Debtor 2	
	Executed on 3/22/2017 MM / DD / N		Executed on	

Debtor 1 Kevin	L	McCray	Case number (iii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the sched	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Mike Miller		Date _	3/22/2017
	Signature of Attorney f	or Debtor	<u> </u>	MM / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	S
	Bar number		State	

Fill in this information to identify your case:							
Debtor 1 Kevin L McCray							
	First Name	Middle Name	Last Name	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)				_			

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$55,242.50
1c. Copy line 63, Total of all property on Schedule A/B	\$55,242.50
t2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$15,364.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	4.0,00.000
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$200.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,464.00
Your total liabilities	\$33,028.00
art 3: Summarize Your Income and Expenses	
Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	\$5,522.99
·	\$5,522.99
Schedule I: Your Income (Official Form 106I)	\$5,522.99 \$5,521.00

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Del	btor 1 Kevin	L	McCray	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	t 4: Answer These Qu	estions for Administrati	ive and Statistical Records		
6. /	Are you filing for bankrupt	cy under Chapters 7, 11, or	13?		
	No. You have nothing t Yes.	o report on this part of the for	rm. Check this box and submit th	is form to the court with your other sch	edules.
	What kind of debt do you h	nave?			
	Your debts are primare family, or household pu	rily consumer debts. Consumer debts. Consumer debts. 11 U.S.C. § 101(8). F	mer debts are those incurred by a ill out lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.	
		imarily consumer debts. Yo ith your other schedules.	u have nothing to report on this p	part of the form. Check this box and sub	omit
8.		our Current Monthly Income Form 122B Line 11; OR, Fo	e: Copy your total current monthly rm 122C-1 Line 14.	y income from Official	\$5,863.41
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedule E/F	= :	
	From Part 4 on Schedul	e E/F, copy the following:	Total claim		
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	er debts you owe the governn	nent. (Copy line 6b.)	\$200.00	
	9c. Claims for death or pe	rsonal injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
			r divorce that you did not report as	\$0.00	
	priority claims. (Copy line	og.)		\$0.00	
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)		
	9g. Total. Add lines 9a th	rough 9f.		\$200.00	

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Fill in this	information to identify your c	ase:					
Debtor 1	Kevin	L		McCray			
	First Name	Middle Na	me	Last Name			
Debtor 2 (Spouse, if fi	ling) First Name	Middle Na	me	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	Distri	ct of Illinois			
Case num	nber			(State)			
Officia	al Form 106A/B						Check if this is an amended filing
Sche	dule A/B: Prope	rty					12/1
category responsib write your	ategory, separately list and on where you think it fits best. It le for supplying correct infor name and case number (if k Describe Each Residenc	Be as complete an mation. If more spanown). Answer even	d accurate as ace is needed ery question.	possible. If two married p , attach a separate sheet	people are t to this fo	e filing together, both a rm. On the top of any a	re equally
1. Do you	u own or have any legal or ed	quitable interest in	any residence	e, building, land, or simila	ar propert	y?	
	No. Go to Part 2						
1.1	Yes. Where is the property? Street address, if available, or	other description	Single-fam	operty? Check all that app ily home nulti-unit building	ly.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> hims Secured by Property.
			Condomin	ium or cooperative red or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment Timeshare Other	t property		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
		_р 3333	Who has an in one.	iterest in the property? C	heck	Check if this is co (see instructions)	mmunity property
				•	er	_	
				tion you wish to add abo	ut this ite	m, such as local	
lf vo.	our or hous more than one li	at bara	property iden	tification number:			
1.2	Street address, if available, or		Single-fam Duplex or r Condomin	roperty? Check all that app ily home multi-unit building ium or cooperative red or mobile home	ly.	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D: hims Secured by Property.</i> Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment Timeshare Other	t property		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	Oity State	Zip Gode	Who has an in one. Debtor 1 o Debtor 2 o Debtor 1 a At least one Other informa	•	er	(see instructions)	mmunity property

Ca**SES 4079-709/90.47**(0.0) **B cld.** 1 Fili ibele 108/8/29/17/2/1E in the Enrole 108/8/29/17/2/162 1555/105: 3320es **40** (1974) **b** ibit A Replace of the Page 40/162 is 62

Debtor 1		L		Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or c		What is the property? Check all that appl Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Ci Debtor 1 only Debtor 2 only		the amount of any secu	imple, tenancy by e estate), if known.
			Debtor 1 and Debtor 2 only At least one of the debtors and another	er		
			Other information you wish to add about property identification number:	ut this item,	such as local	
you ha	ve attached for Part 1. W	rite that number	all of your entries from Part 1, includin here. ▶	g any entries	s for pages	
you own t	hat someone else drives. If uns, trucks, tractors, sport u	you lease a vehicle	st in any vehicles, whether they are regingles, also report it on Schedule G: Executory Concycles		-	
3.1	Make	Buick	Who has an interest in the propert	v? Check	Do not deduct secured	claims or exemptions. Put
0.1	Model: Year:	LaCrosse Sedan 4D Touring V6	one. Debtor 1 only Debtor 2 only	y. Chook	the amount of any secu	ried claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	89000	Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community pro		entire property? \$13150.00	portion you own? \$13150.00
			instructions)	perty (see		
3.2	Make Model: Year:		Who has an interest in the propert one. Debtor 1 only	y? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community pro		Current value of the entire property?	Current value of the portion you own?
			instructions)			

Debtor 1		L	McCray	Case numbe	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	•	entire property?	portion you own?
			At least one of the debtors			
			Check if this is commun instructions)	ity property (see		
3.4	Make Model:		Who has an interest in the pone.	property? Check		claims or exemptions. Put ared claims on <i>Schedule D:</i>
	Year:		Debtor 1 only			nims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communinstructions)	ity property (see		
	Yes		Who has an interest in the	roporty? Chook	Do not doduct accurad	claims or exemptions. Dut
4.1			Who has an interest in the p	property? Check		claims or exemptions. Put
	Model: Year:		one. Debtor 1 only			red claims on Schedule D: aims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communinstructions)	ity property (see		
4.2	Make		Who has an interest in the p	property? Check		claims or exemptions. Put
	Model: Year:		one.			red claims on Schedule D: aims Secured by Property.
	Year: Approximate mileage:		Debtor 1 only			, , , , , , , , , , , , , , , , , , ,
			Debtor 2 only	h.	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on At least one of the debtors	•		
			Check if this is commun instructions)	ity property (see		
5. Add	I the dollar value of the po	rtion you own for all	of your entries from Part 2, in	ncluding any entrie	s for pages	3150.00
you ha	ave attached for Part 2. W	rite that number here			<u> </u>	0100.00

Debtor 1 Kevin Case number (if known) Middle Name First Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 TV, 1 Desktop, 1 Cell Phone \$600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Jew erly \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1400.00 for Part 3. Write that number here

Debtor 1 Kevin Case number (if known) Middle Name First Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$550.00 17.1. Checking account: Chase \$142.50 17.2. Checking account: Bank of America 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Kevin First Name	L Middle Name	McCray Last Name	Case number (if known)	
20.	Government and corporate Negotiable instruments	orate bonds and other negotial include personal checks, cashiers	ole and non-negotiable checks, promissory not	es, and money orders.	
	Non-negotiable instrume No No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signing	or delivering them.	
21.			, thrift savings accounts,	or other pension or profit-sharing plans	
	No ✓ Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:	Pension w/ Chicago Pu	ublic Schools	\$40000.00
		Retirement account: Keogh:			
		Additional account: Additional account:			
22.					
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			_
		Water:			_
		Rented furniture:			
		Other:			-
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	-
	✓ No ☐ Yes	Issuer name and description:			
		-			

Debt	or 1 Kevin	L McCray Case number (if known) Middle Name Last Name	
0.4	First Name		
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	cribe	
26.	-	yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No Yes. Desc	cribe	
	—		
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	cribe	
Mor	ney or propei	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
			portion you own? Do not deduct secured
	Tax refunds of No Yes. Give	wed to you specific information Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give sabout you a	specific information It them, including whether already filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give sabout you a and to	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and to	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information It them, including whether already filed the returns the tax years Local: rt t due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It tocal: It tocal: It tocal: It tocal: It toue or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information If them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Kevin	L	McCray	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life ins	surance; health savir	ngs account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insurance compa of each policy and list its value	iny	any name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is du If you are the beneficiary of a living tr property because someone has died. No	ust, expect proceeds		cy, or are currently entitled to receive	
	Yes. Describe				
33.	Claims against third parties, whet Examples: Accidents, employment di			a demand for payment	
34.	Other contingent and unliquidate to set off claims	d claims of every n	ature, including counte	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you did not a	lready list			
	✓ No Yes. Describe				
36.	Add the dollar value of all of your for Part 4. Write that number here				\$40692.50
Part	5: Describe Any Business-Re	elated Property \	You Own or Have an	nterest In. List any real estate in Pa	art 1.
37.	Do you own or have any legal or e	quitable interest ir	n any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commission	ons you already ea	rned		
	Yes. Describe				
39.			ns, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	Ves. Describe				

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Deb	tor 1 Kevin L	McCray	Case number (if known)	
40.	First Name Middle Name Machinery, fixtures, equipment, supplies you		r trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about them			
43. (Customer lists, mailing lists, or other compila	utions		
	No No			
	Yes. Do your lists include personally identific	able information (as defined in 11 U.S	S.C. § 101(41A))?	
	—			
	Yes. Describe			
44.	Any business-related property you did not al	Iready list		
	✓ No			
	Yes. Give specific			
	information			
				
		-		
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for part 5	ages you have attached	
	art 5. Write that number here			
Part	Describe Any Farm- and Commerc If you own or have an interest in farmland, list it		ou Own or Have an Interest In.	
46.	Do you own or have any legal or equitable in	nterest in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

Debto	or 1 Kevin First Nan	ne	L Middle Name	McCray Last Name	Cas	e number (if known)	
48.		er growing o		Last ivalile			
	√ No						
		escribe					
		L					
49.	Farm and t	ishing equip	ment, implements, machinery, fixt	ures, and tools of t	rade		
	✓ No						
	Yes. De	escribe					
							
50.		rishing suppl	ies, chemicals, and feed				
	✓ No Yes. De	escribe					
	ш						
51.	Any farm-	and comme	 cial fishing-related property you d	id not already list			
	√ No						
	Yes. De	escribe					
52. Ad	d the dolla	r value of al	l of your entries from Part 6, includ	ding any entries for	pages you ha	ave attached	
for Par ▶	rt 6. Write	that number	here				
Part 7			perty You Own or Have an Inte		Did Not Lis	t Above	
			perty of any kind you did not alread s, country club membership	iy iist?			
	✓ No						
	Yes. Gi	ve specific					
54. Ad	d the dolla	r value of al	l of your entries from Part 7. Write	that number here			<u> </u>
Part 8	List th	e Totals of	Each Part of this Form				
55 D	ort 1. Tota	l rool oototo	, line 2			•	
55. Pi	art 1: 10ta	real estate	, iine 2				
56. p a	art 2 total	vehicles, lin	e 5	\$13150.00			
57. Pa	rt 3: Total	personal an	d household items, line 15	\$1400.00			
58. Pa	rt 4: Total	financial as	sets, line 36	\$40692.50			
59. P a	art 5: Tota	l business-re	elated property, line 45				
60. P a	art 6: Tota	l farm- and f	ishing-related property, line 52				
61. P a	art 7: Tota	other prope	erty not listed, line 54				
62. T o	otal persor	al property.	Add lines 56 through 61	···· \$55242.50			+ \$55242.50
						Copy personal property total	
63 To	ital of all s	ronerty on S	chedule A/B. Add line 55 + line 62				\$55242.50
00.10	.a. o. an p	Sporty on o	Jan - 1 - 1 / 100 mile 00 + mile 02				1

Cases \$2**79-79999-0-2**40 **De**old 1-Fiftee 101**88/1212/1**72/1Fiftee 10**88/1212/172/1621555**05: 338-esto 1931 in it A Replacemmental P 12 (a. operazio 21062 f 62

Debtor 1	Kevin	L	McCray
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Oniciai Form 1060

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Brief \$13,150.00 5/12-1001(b) description: **V** \$0 **Buick LaCrosse Sedan** 100% of fair market value, up to any 4D Touring V6, 2013 applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$400.00 description: \$400.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) **V** No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Debtor 1 Kevin Case number (if known) Middle Name First Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$600.00 description: **✓** \$600.00 Used Electronics - 1 TV, 1 Desktop, 1 Cell Phone 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(a) Brief \$300.00 description: **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 Jewerly 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$550.00 description: **✓** \$550.00 Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$142.50 description: **✓** \$142.50 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1006 Brief \$40,000.00 description: **✓** \$40,000.00 Pension plan, Pension 100% of fair market value, up to any w/ Chicago Public applicable statutory limit Schools Line from

Schedule A/B:

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		•		_		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Kevin	L	McCray			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)						
Official	Form 106D			1		Check if this is a amended filing
Sched	ule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/1
more space is	-		e are filing together, both are equ nber the entries, and attach it to t	•		
1. Do any	creditors have claims se	ecured by your proper	tv?			
			with your other schedules. You hav	e nothing else to rep	ort on this form.	
	. Fill in all of the information		•			
	t All Secured Claims					
	I secured claims. If a credit		cured claim, list the creditor ticular claim, list the other creditors	Column A	Column B	Column C
· ·	-	•	order according to the creditor's	Amount of claim Do not deduct the	Value of collateral	Unsecured portion
name.				value of collateral.	that supports this claim	If any
2.1 CITIZE Creditor	NS ONE AUTO FIN	Describe the property	that secures the claim:	\$15,364.00	\$13,150.00	\$2,214.00
	EFFERSON BLVD	Buick LaCrosse Sedan	4D Touring V6 Value: \$13,150.00			
Num	ber Street	_	e, the claim is: Check all that apply.			
		Contingent				
WARW		Unliquidated				
City Who o	State ZIP Code wes the debt? Check one.	Disputed				
	btor 1 only	Nature of lien. Check	all that apply.			
	btor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	btor 1 and Debtor 2 only	Statutory lien (such	as tax lien, mechanic's lien)			
	least one of the debtors d another	Judgment lien from	n a lawsuit			
Ch	eck if this claim relates a community debt	Other (including a	ight to offset)			
Date d	ebt was	Last 4 digits of accou	nt number 9011			

Add the dollar value of your entries in Column A on this page. Write that number

\$15,364.00

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		•				
Fill in this infor	mation to identify your ca	ise:				
Debtor 1	Kevin	L	McCray			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (lf known)			(State)			
Official F	orm 106E/F			Che	ck if this is an	amended filing
Schedi	ule E/F: Cre	ditors Who	Have Unsecured Claim	S		12/15
claims that are the entries in t known).	e listed in Schedule D: Cr	reditors Who Hold Clain ach the Continuation P	nexpired Leases (Official Form 106G). Do not includent Secured by Property. If more space is needed, colage to this page. On the top of any additional page	opy the Part yo	u need, fill it	t out, number
No. Yes. List all o listed, ide As much Continua	f your priority unsecured ntify what type of claim it is as possible, list the claims tion Page of Part 1. If more	claims. If a creditor has s. If a claim has both prio in alphabetical order acco than one creditor holds	more than one priority unsecured claim, list the creditor rity and nonpriority amounts, list that claim here and shording to the creditor's name. If you have more than two a particular claim, list the other creditors in Part 3.	ow both priority	and nonprior	rity amounts.
,			·	Total claim	Priority amount	Nonpriority amount
		nkruptcy Section	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$200.00	\$200.00	\$0.00
Det	State Curred the debt? Check of other 1 only other 2 only other 1 and Debter 2 only east one of the debters and	d another	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations ✓ Taxes and certain other debts you owe the government Claims for death or personal injury while you were			

✓ No Yes

Ca**SiSiS 4079-1099-0.42** to **C) B cl.** 1 Fill it **e** E **1088/13/21/17** 2 / **1** E **1088/13/21/17** 2 / **1088/13/21/17** 2 / **1088/13/21/17** 2 / **1088**

Debto	or 1 Kevin L McCray	Case number (if known)	
	First Name Middle Name Last Name	· · · · · · · · · · · · · · · · · · ·	
Part 2	List All of Your NONPRIORITY Unsecured Claims		
3. [Oo any creditors have nonpriority unsecured claims against you?		
Г	No. You have nothing to report in this part. Submit this form to the	ne court with your other schedules.	
i	Yes.		
Ŀ	7 163.		
	ist all of your nonpriority unsecured claims in the alphabetical ord		
	insecured claim, list the creditor separately for each claim. For each claim		
	f more than one creditor holds a particular claim, list the other creditors in	Part 3.If you have more than four priority unsecured claims fill out the C	Continuation
H	Page of Part 2.		
		Total	l claim
4.1	CAPITAL ONE	Last 4 digits of account number 1580\$2	2,631.00
	Nonpriority Creditor's Name	Last 4 digits of account number	
	P O Box 30253	When was the debt incurred? 1/2012	
	Number Street	As of the data you file the plains is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City Utah 84130	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Dobtor 1 and Dobtor 2 only		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Charle if the relative relative to a community date.	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No	_	
	□ Voc		
	Yes		
4.2	CAPITAL ONE	Last 4 digits of account number 8873	1,829.00
	Nonpriority Creditor's Name	<u> </u>	
	P O Box 30253	When was the debt incurred? 1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Colt Lake City Litab 94100	Contingent	
	Salt Lake City Utah 84130 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	<u>-</u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	<u> </u>		
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
	<u> </u>		
4.3	CITI	Last 4 digits of account number 7547\$:	1,109.00
	Nonpriority Creditor's Name		
	P.O. BOX 9001037	When was the debt incurred? 3/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Louisville Kentucky 40290		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	<u>-</u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debters and exether	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
		V	
	✓ No		
	Yes		

Debtor 1 Kevin Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Tickets Is the claim subject to offset? **✓** No T Yes CREDIT MANAGEMENT LP \$93.00 2746 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 9/2016 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No COMCAST-CHICAGO Other, Specify Yes DSNB MACYS 4.6 \$1,378.00 Last 4 digits of account number 4218 Nonpriority Creditor's Name When was the debt incurred? 12/2014 PO Box 8113 Number Street As of the date you file, the claim is: Check all that apply. Contingent 45040 Ohio Mason Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes

Cases 4019-7019190-01210 Decid 1 Fili decelors/12/21/22/15/21/15/2

Debtor 1 Kevin Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Internal Revenue Service \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 2008-2009 Taxes Is the claim subject to offset? **✓** No Yes KAY JEWELERS \$3,683.00 0471 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 7/2015 375 GHENT RD Number As of the date you file, the claim is: Check all that apply. Contingent FAIRLAWN 44333 Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.9 Scheck & Siress \$750.00 Last 4 digits of account number Nonpriority Creditor's Name 1740 W Taylor Street, RM C100 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60612 Chicago City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical Is the claim subject to offset? **✓** No Yes

Ca**Sæsta**e**019-709990.40**0 (D**B-cid.** 1 Fili**teE01881/27/172/1E**hte**Enrole00881/27/172/17625550**5: **339est0End**ailoit A Replacemmental (DB-commental (DB-com

	After listing any entries on this page, number them beginning	with 4.5. followed by 4.6. and so forth.	Total claim
1	SYNCB/WALMART		\$338.00
	Nonpriority Creditor's Name	Last 4 digits of account number	
	PO BOX 981400 Number Street	When was the debt incurred? 6/2016	
	Trained Caron	As of the date you file, the claim is: Check all that apply.	
	FL DACO T 70000	Contingent	
	EL PASO Texas 79998 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
_	TD BANK USA/TARGETCRED		\$966.0
	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ900.00
	PO BOX 673 Number Street	When was the debt incurred? 8/2015	
	Number Sueet	As of the date you file, the claim is: Check all that apply.	
	MINISTROLIO Missaulta 55440	Contingent	
	MINNEAPOLIS Minnesota 55440 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	No	<u> </u>	
	☐ Yes		

	WEBBANK/FINGERHUT Nonpriority Creditor's Name	Last 4 digits of account number	\$987.0
	6250 RIDGEWOOD RD	When was the debt incurred? 4/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAINT CLOUD Minnesota 56303 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify CreditCard	
	Is the claim subject to offset?	Other. Specify CreditCard	

Ca**SiESE 4019-701919-0-10** (D**B-cid.** 1 Filtitle FOURS 1212/172/162 1455 (DB-cid.) 1 Filtitle FOURS 1212/172/1762 (DB-cid.) 1 Filtitle FOURS 1212/172/1762 (DB-cid.) 1 Filtitle FOURS 1212/172/1762 (DB-cid.) 1 Filtitle FOURS 1212/172/1

Debto	f 1 Kevin First Name	l !	- Middle Name	McCray Last Name	Case nu	umber (if known)
Part 3	List Others to	Be Notified A	bout a Debt That	t You Already Liste	d	
5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
_	rnold Scott Harris			On which entry	y in Part 1 or Part	2 did you list the original creditor?
_	111 W. Jackson # 600			Line 4.4	of (Check	Part 1: Creditors with Priority Unsecured Claims
N _	lumber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims
С	hicago	Illinois	60604	Last 4 digits of	f account number	
C	ity	State	Zip Code			

Debtor 1 Kevin Case number (if known) Middle Name First Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$200.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$200.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$17,464.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

\$17,464.00

6j. Total. Add lines 6f through 6i.

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kevin	L	McCray	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Of:	ficial	Form	106G
\smile \cdot	HOIGI	1 01111	1000

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Draper & Kramer	r, Inc.		Residential Lease, Debtor is Lessee.
	Name			Year to Year
	33 West Monroe	e St. #1900		real to real
	Number	Street		
	Chicago	Illinois	60603	
	City	State	Zip Code	

		Поры		0.00 0.10 0.10 0.10 0.10 0.10 0.10 0.10	
Fill in this info	rmation to identify your o	case:			
Debtor 1	Kevin	L	McCray		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
					Check if this is an
					amended filing
Official	Form 106H				
Schedul 1 4 1	le H: Your Cod	debtors			12/15
1. Do you h No Yes	er every question. ave any codebtors? (If y	ou are filing a joint case, do	not list either spouse as	op of any Additional Pages, write your na a codebtor.) ? (Community property states and territories	·
		xico, Puerto Rico, Texas, W			s irrola de 7 irzorra, Gamorria,
✓ No.	Go to line 3.				
Yes	s. Did your spouse, form	er spouse, or legal equiva	alent live with you at the	time?	
	No				
	Yes. In which communi	ty state or territory did yo	u live?	Fill in the name and current address of	f that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Co	ode .	
3. In Colum	n 1, list all of your code			if your spouse is filing with you. List the	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Ca**\$355**4079-7079490.4020 C) Broid. 1 Filt iber 10/8/81/25/21/22/11-interende 0/8/81/25/21/22/11/62/15/55/105: 3389-55/07941aiiloit A Rep Daccenmentag D 18/2 o ofes632 6/26/21 6/2

Debtor 1 Kevin L McCray First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number (If known) Official Form 106I
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number (If known) Check if this is: An amended filing A supplement showing post-petition of expenses as of the following date: MM / DD / YYYY
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number (If known) Check if this is: An amended filing As supplement showing post-petition of expenses as of the following date: MM / DD / YYYY
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Case number (if known) Morthern District of Illinois (State) A supplement showing post-petition of expenses as of the following date: MM / DD / YYYY
United States Bankruptcy Court for Northern District of Illinois expenses as of the following date: Case number (If known) District of Illinois (State) MM / DD / YYYY
Case number (ff known) MM / DD / YYYY
Official Form 106I
omera remines
Schedule I: Your Income
spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name annumber (if known). Answer every question. Part 1: Describe Employment
1. Fill in your employment Debtor 1 Debtor 2
information. If you have more than one job, attach a separate page with information about additional Employment status ✓ Employed ✓ Employed ✓ Imployed ✓ Imployed ✓ Imployed ✓ Imployed
employers. Occupation Driver
Include part time, seasonal, or Employer's name Lyft Chicago Public Schools Payroll Servi
self-employed work. Employer's address 2300 Harrison St 42 W Madison
Occupation may include student or homemaker, if it applies. Number Street Number Street Number Street
San California 94110 Chicago Illinois 6060 Francisco City State Zip C

\$2,925.00

\$3,114.82

4. Calculate gross income. Add line 2 + line 3.

Casase079-709090.4740 Decid. 1 Fili decide 38/25/21/22/12/12/25/25/25:3389-scolenda illoit A Republicente Antique 1973 of 1862 6362 63

Deb	otor 1Kevin First Name		AcCray ast Name	Case numb known)	oer <i>(if</i>	
	riotranio	made rano	act Hamo	For Debtor 1	For Debtor 2 or non-filing spouse	
C	opy line 4 here		→ 4.	\$2,925.00	\$3,114.82	
5. Li	st all payroll deducti					
5	a. Tax, Medicare, and	d Social Security deductions	5a.	\$0.00	\$408.33	
5	b. Mandatory contrib	outions for retirement plans	5b.	\$0.00	\$0.00	
5	c. Voluntary contribu	itions for retirement plans	5c.	\$0.00	\$0.00	
5	d. Required repayme	ents of retirement fund loans	5d.	\$0.00	\$65.41	
5	e. Insurance		5e.	\$0.00	\$167.64	
5	f. Domestic support	obligations	5f.	\$0.00	\$0.00	
5	g. Union dues		5g.	\$0.00	\$65.46	
5	h. Other deductions.	Specify:	5h.	+ \$0.00	+ \$0.00	
6. A 6 +5h.	• •	tions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00	\$706.83	
7. C a	alculate total monthl	ly take-home pay. Subtract line 6 from line	4. 7.	\$2,925.00	\$2,407.99	
8. Li	st all other income re	egularly received:				
8	a. Net income from re business, profession	ental property and from operating a on, or farm				
		for each property and business showing nary and necessary business expenses, and				
	the total monthly ne		8a.	\$0.00	\$0.00	
8	b. Interest and divide	ends	8b.	\$0.00	\$0.00	
8	dependent regular		a			
	divorce settlement, a	ousal support, child support, maintenance, and property settlement.	8c.	\$0.00	\$0.00	
8	d. Unemployment co	mpensation	8d.	\$0.00	\$0.00	
8	e. Social Security		8e.	\$0.00	\$0.00	
8	Include cash assistated cash assistance that	assistance that you regularly receive nee and the value (if known) of any non- you receive, such as food stamps (benefits antal Nutrition Assistance Program) or	8f.	\$190.00	\$0.00	
8	g. Pension or retirem		8g.	\$0.00	\$0.00	
	h. Other monthly inc		8h.			
	_	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$190.00	\$0.00	
		c ome. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$3,115.00	+ \$2,407.99	= \$5,522.99
Ir fr	nclude contributions fro iends or relatives.	or contributions to the expenses that you om an unmarried partner, members of your bunts already included in lines 2-10 or amou	household, y	our dependents, your roon	,	
S	specify:					11. + \$0.00
		ne last column of line 10 to the amount in the Summary of Schedules and Statistical Sur				12. \$5,522.99
						Combined monthly income
13. [Do you expect an inc	rease or decrease within the year after y	ou file this f	orm?		
[✓ No.					
Ī	Yes. Explain:					

Ca**\$45454079-709490.47**40 **D B cld.** 1 Fill the E1083812521/72/115218553185: 3389-55000 valuation it A Replace of the E1083812521/72/115218553185: 3389-55000 valuation it A

		Керише		1 02		
Fill in this info	rmation to identify y	our case:				
Debtor 1	Kevin	L	McCray			
Dosto	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2					~	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g	
United States	Bankruptcy Court for	the: Northern	District of Illinois	A supplement sh expenses as of the		etition chapter 13
Case number			(State)	expenses as or a	ic following di	ato.
(If known)	-			MM / DD / YYYY		
Official	Form 106	.l				
						40/45
Schedul	le J: Your E	xpenses				12/15
information. If (if known). Ans	more space is need swer every question	ded, attach another sheet to thi	are filing together, both are equall s form. On the top of any additiona			
Part 1: Des	scribe Your Hous	ehold				
1. Is this a jo	int case?					
✓ No. G	o to line 2					
Yes. D	Does Debtor 2 live in	a separate household?				
	☐ No					
		ust file Official Forms 106.I-2 Expe	enses for Separate Household of Debt	or 2		
2. Do vou hav		No	The ter coparate ricusories of Bost			
-	Debtor 1 and	Yes. Fill out this information for	Dependentle veletienskin te	Donondontio	Doos done	ndont live
Debtor 2.	Debtor Fand	each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does deper with you?	ndent live
_	penses include of people other	No				
than		TYes				
yourself an dependent	-	_ les				
Part 2: Esti	imate Your Ongo	ing Monthly Expenses				
_	of a date after the l		you are using this form as a supple pplemental Schedule J, check the	•	-	
		on-cash government assistance led it on Schedule I: Your Incom			•	Your expenses
	al or home ownershi		nclude first mortgage payments and		4.	\$2,024.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, o	r renter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Cases 4079-7099190-1070 (Decid. 1 Fili the Fried Colors 1272/1722/1762 1995 (1995) (19

Debtor 1 Kevin L McCray Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$550.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$60.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$50.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$500.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$250.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$165.00
15d. Other insurance. Specify: Wife's Car Insurance	15d	\$60.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$312.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: City of Chicago/ Tickets	17c	\$110.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify: `Wife's Daughter - College	19.	\$435.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$455.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Casasse079-709090.4740 Decid. 1 FilitedE0183812821/172/1EthteEnrele0183812821/172/1625155305:3389-st018781aiibit A Replacemmentage 1836. Opticasse 63662162

Debtor 1 Kevin	L	McCray	Case number (if known)				
First Name	Middle Name	Last Name					
21. Other. Specify: Wife/ Daughter	Cell Phone Wife Church C	Contribution Wife's Car - Ga	s Wife's Storage Unit	21	\$655.00		
22. Calculate your monthly expen	ises.				\$5,521.00		
22a. Add lines 4 through 21.							
22b. Copy line 22 (monthly expe		\$0.00 \$5,521.00					
22c. Add line 22a and 22b. The	result is your monthly expe	enses.		22.			
23. Calculate your monthly net ind	come.						
23a. Copy line 12 (your combine	ed monthly income) from S	Schedule I.		23a	\$5,522.99		
23b. Copy your monthly expens	ses from line 22 above.			23b	\$5,521.00		
23c. Subtract your monthly expe		come.			\$1.99		
The result is your monthly i	net income.			23c			
For example, do you expect to a mortgage payment to increase of No Yes Explain here:							

Fill in this information to identify your case:							
Debtor 1	Kevin	L	McCray				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number							
(If known)							

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
4		4.
×		x
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/22/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this	information to identify you	ır case:					
Debtor 1	Kevin	L	McCray				
	First Name	Middle	Name Last Nam	ie			
Debtor 2 (Spouse, if fil	ling) First Name	Middle	Name Last Nam	ıe			
United Sta	ates Bankruptcy Court for the	ne: Northern	District of Illino	ois			
			(Stat	e)			
Case num (If known)							
Offici	al Form 107						Check if this is a amended filing
	_	ial Affairs f	or Individuals	Filing for	r Bankrı	ıptcy	12/1
information		eded, attach a sep	narried people are filing arate sheet to this form				
Part 1:	Give Details About Yo	ur Marital Status	and Where You Lived	Before			
1. Wha	at is your current marital	status?					
	Married						
	Not married						
2. Dur	ing the last 3 years, have	e you lived anywher	e other than where you li	ve now?			
✓	No						
	Yes. List all of the place:	s you lived in the las	st 3 years. Do not include v	where you live r	now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
	Number Street		From	Number Stre	oot		From
			То				То
	City State	Zip Code		City	State	Zip Code	
				Same as	Debtor 1		Same as Debtor 1
	Number Street		From	Number Stre	oot		From
	City State	Zip Code		City	State	Zip Code	
2 Withi	in the last 8 years, did ye	u ovor livo with a sr	oouse or legal equivalent	in a community	u proporty etai	to or torritory? ((Community proporty states
			siana, Nevada, New Mexico				
1	No						
		t Schedule H: Your	Codebtors (Official Form	106H)			

Ca**\$454079-709990.47**40 **D Bold.** 1 Fili the E01**6381/2521/172/1160-1165118511**

Deb	tor 1	Kevin L	McC		e number <i>(if known</i>)	
		First Name Middle	e Name Last I	Name		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	usinesses, including part-time	9	ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$4500.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$38000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$20417.00	Wages, commissions, bonuses, tips Operating a business	
	Inclu publi filing List e	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Example come; interest; dividends; you received together, list	s of other income are alimon money collected from lawsui it only once under Debtor 1.	its; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Link	\$380.00		
		or last calendar year: lanuary 1 to December 31, 2016) YYYY	Link	\$2,090.00		
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY	Link	\$1,900.00		

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Debtor 1 Kevin Case number (if known) Middle Name First Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

ebtor 1	Kevin		L		Cray	Case number (i	if known)
	First Name		Middle Name	Las	t Name		
Insi com age	ders include your r porations of which	elatives; an you are an or a busine	y general partners officer, director, p ess you operate as	; relatives of any e erson in control,	general partners; pa or owner of 20% o	r more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all payr	nents to ar	n insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on o No Yes. List all payn	debts guara	anteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
-							
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	,						

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures	
 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody m contract disputes. 	nodifications, and
✓ No ☐ Yes. Fill in the details.	
Nature of the case Court or agency Status of	f the case
Case title Pendi	ling
Court Name On ag	ppeal
	cluded
City State Zip Code	
Case title Pendi	_
Case number	
	cluded
City State Zip Code	
, , ,	ulue of the operty
Explain what happened	
Number Street	
Property was repossessed. Property was foreclosed.	
City State Zip Code Property was garnished.	
Property was attached, seized, or levied.	
	llue of the operty
Creditor's Name Explain what happened	
Number Street	
Property was repossessed.	
Property was foreclosed.	
City State Zip Code Property was garnished. Property was garnished. Property was attached, seized, or levied.	

Debte	or 1 Kevin	L	McCray	Case number (if kno	wn)	
	First Name	Middle Name	Last Name			
11.	Within 90 days before you accounts or refuse to mak		id any creditor, including a b you owed a debt?	ank or financial institution	n, set off any amou	nts from your
	✓ No					
	Yes. Fill in the details.					
			Describe the action the	e creditor took	Date action was taken	Amount
					<u> </u>	
	Creditor's Name		_			
	Number Street		<u> </u>			
	Number Street					
			_ Last 4 digits of account r	number: XXXX-		
	City State	e Zip Code	_			
	Only Chair	2.p 0000				
	Within 1 year before you fil appointed receiver, a customate in the control of th		s any of your property in the lial?	oossession of an assignee	for the benefit of o	reditors, a court-
	✓ No					
	=					
	Yes					
D	5: List Certain Gifts an	d Contributions				
Part	List Certain Girts an	u Contributions				
13.	Within 2 years before you	filed for bankruptcy, d	id you give any gifts with a to	otal value of more than \$6	00 per person?	
	✓ No					
	Yes. Fill in the details	for each gift				
	_				_	
	Gifts with a total value per person	e of more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You G	toyo the Cift	_			
	Person to whom You G	iave the Gift				
			-			
	 		_			
	Number Street					
	City	a Zin Cada	_			
	City State	e Zip Code				
	Person's relationship to	you				
	Person to Whom You G	ave the Gift	_			
			_			
	N Ob		_			
	Number Street					
	Number Street					
	City State	e Zip Code	_			
		·	_			

otor 1	Kevin	L	McCray	Case number (if know	n)	
	First Name	Middle Name	Last Name	=		
Wit	thin 2 years before you fil	ed for bankruptcy, did	l you give any gifts or contribution	s with a total value o	of more than \$600	to any charity?
			,		******	,,
П	No					
	Yes. Fill in the details for	oach gift or contribut	ion			
✓	1 es. 1 iii ii 1 ti le details loi	each girt of contribut	ioi i.			
	Gifts or contributions to	charities	Describe what you contribute	ed	Date you	Value
	that total more than \$6	00	•		contributed	
	•					Ф0000 00
	Faithworld Church		Church		02/2017	\$3000.00
	Charity's Name		-			
	oriality orialito					
			-			
	4350 W Parker Ave					
	Number Street		_			
	Chicago Illinois	60639				
	City State	Zip Code	-			
	Only State	2.6 0000				
	1110					
t 6:	List Certain Losses					
Wi+	hin 1 year before you file	d for hankruntey or si	nce you filed for bankruptcy, did yo	ou lose anything her	sause of theft fire	other disaster or
	nbling?	a loi baliki aptey of si	nice you lined for bankruptcy, did yo	ou lose allything bec	ause of their, me,	other disaster, or
gai	iibiiiig:					
✓	No					
_						
	Yes. Fill in the details.					
	Describe the preparty:	an last and	Describe any insurance cave	wassa faw tha lasa	Date of your	Value of muonoutu
	Describe the property y	ou lost and	Describe any insurance cove		_	Value of property
	how the loss occurred		Include the amount that insurar		loss	lost
			pending insurance claims on lin	ne 33 of <i>Schedule</i>		
			A/B: Property.			
Wit	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	you or anyone else acting on your tcy petition? or credit counseling agencies for servi			anyone you consult
Wit	hin 1 year before you file out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulto
Wit	hin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulte
Wit	hin 1 year before you file but seeking bankruptcy o lude any attorneys, bankru	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi	ices required in your ba	ankruptcy.	
Wit	hin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any p	ices required in your ba	ankruptcy. Date payment	anyone you consulte
Wit	hin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi	ices required in your ba	ankruptcy.	
Wit	hin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any p	ices required in your ba	ankruptcy. Date payment	Amount of
Wit	hin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any p	ices required in your ba	Date payment or transfer	Amount of
Wit	hin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	d for bankruptcy, did yr preparing a bankruptcy petition preparers, control preparers, co	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	d for bankruptcy, did yr preparing a bankruptcy petition preparers, control preparers, co	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	d for bankruptcy, did yr preparing a bankruptcy petition preparers, control preparers, co	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paternament of the paid of the pai	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paid	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paternament of the paid of the pai	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paternament of the paid of the pai	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paternament of the paid of the pai	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Paternament of the paid of the pai	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Pater Number Street Person Who Was Paid Number Street	d for bankruptcy, did yr preparing a bankrup btcy petition preparers, of the second se	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Pater Street Person Who Was Paid Number Street	d for bankruptcy, did yr preparing a bankrup btcy petition preparers, of the second se	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Pater Number Street Person Who Was Paid Number Street	d for bankruptcy, did yr preparing a bankrup btcy petition preparers, of the second se	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Made the Pater Street Person Who Was Paid Number Street	d for bankruptcy, did y r preparing a bankrup btcy petition preparers, of a 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ices required in your ba	Date payment or transfer was made	Amount of payment

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	Kevin	L	McCray	Case number (if known	i)	
	First Name	Middle Name	Last Name			
hel	thin 1 year before you file p you deal with your cred not include any payment o	ditors or to make payn		your behalf pay or transfel	r any property to any	one who promised t
✓	No Yes. Fill in the details.					
_	res. I ill ill the details.		Description and value of	any property	Date	Amount of payment
			transferred	any property	payment or transfer was made	amount of payment
	Person Who Was Paid		-		 -	
	Number Street		-			
	City State	Zip Code	-			
	only online	p				
	lude both outright transfers that you have alr No Yes. Fill in the details.		security (such as the granting o ment.	t a security interest or mortg:	age on your property).	Do not include gifts
			Description and value of property transferred		ny property or eceived or debts paid	Date d transfer was made
	Person Who Received Tra	ansfer	-			
	Number Street		-			
	City State Person's relationship to y	•	-			
	Person Who Received Tra	ansfer	_			
	Number Street		-			
	City State Person's relationship to y	•	-			
bei	neficiary? ese are often called asset-p		d you transfer any property t	o a self-settled trust or sin	nilar device of which	you are a
✓	No					
L	Yes. Fill in the details.		Dana Seller			P. I
			Description and value of	f the property transferred		Date transfer was made
	Name of trust					

Debt	tor 1	Kevin	L	McCray	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	8:	List Certain Financial Acco	unts, Instrum	ents, Safe Deposit Boxes, a	ınd Storage Units	
20.	mo Incl	ved, or transferred?	arket, or other fin	ancial accounts; certificates of dep	ruments held in your name, or fo	or your benefit, closed, sold, s, brokerage houses, pension funds,
		No Yes. Fill in the details.				
				Last 4 digits of account number	Type of account or instrument	Date Last balance account was closed, sold, moved, or transferred
		Person Who Was Paid		XXXX-	Checking	
		Number Street			Savings Money market	
		City State	Zip Code		Brokerage Other	
		Person Who Was Paid		XXXX-	Checking Savings	
		Number Street			Money market	
		City State	Zip Code		Brokerage Other	
21.		you now have, or did you have ver	within 1 year be	efore you filed for bankruptcy, a	ny safe deposit box or other dep	ository for securities, cash, or
	☑	No Yes. Fill in the details.				
				Who else had access to it?	Describe the conter	Do you still have it?
		Name of Financial Institution		Name		No
						Yes
		Number Street		Number Street		_
				City State Zip (Code	
		City State 2	Zip Code			
22.	Hav	No	age unit or plac	e other than your home within	1 year before you filed for bankr	uptcy?
	✓	Yes. Fill in the details.		Who else had access to it?	Describe the conter	nts Do you still
						have it?
		Public Storage Name of Storage Facility		Sondra Clark Name	Furniture & Clothes	No
		701 Western Ave		2851 S King Drive, Unit 1801		✓ Yes
		Number Street		Number Street Chicago Illinois 606	316	
		Glendale California City State	91201 Zip Code		Code	
		, 5				

Debt	tor 1	Kevin L	McCray	Case number (if known)
		First Name Middle Name	Last Name	
Part	9:	Identify Property You Hold or Contro	ol for Someone Else	
23.		you hold or control any property that som neone.	eone else owns? Include any property yo	ou borrowed from, are storing for, or hold in trust for
	V	No		
	Ħ	Yes. Fill in the details.		
			Where is the property?	Describe the contents Value
		Owner's Name	NumberStreet	
		Number Street	_	_
			City State Zip Code	9
		City State Zip Code	_	
Dout	10.	Give Details About Environmental I	nformation	
rart	10.	Give Details About Environmental i	Illorination	
For	the p	ourpose of Part 10, the following definitions a	pply:	
		Environmental law means any federal, state, or	-	
		azardous or toxic substances, wastes, or mat acluding statutes or regulations controlling the		
		Site means any location, facility, or property as	,	
		r used to own, operate, or utilize it, including		and you now own, operato, or utilize t
	- <i>H</i>	dazardous material means anything an enviror	nmental law defines as a hazardous waste, h	nazardous substance,
	to	oxic substance, hazardous material, pollutant,	contaminant, or similar term.	
Rep	ort a	Il notices, releases, and proceedings that you	know about, regardless of when they occur	rred.
24.	Has	s any governmental unit notified you that y	you may be liable or potentially liable un	nder or in violation of an environmental law?
	✓	No		
		Yes. Fill in the details.		
			Governmental unit	Environmental law, if you know it Date of
				notice
		Name of site	Governmental unit	_
		Number Street	NumberStreet	
			. 14	
			City State Zip Code	9
		City State Zip Code	_	
25.	Hav	ve you notified any governmental unit of a	ny release of hazardous material?	
	✓	No		
		Yes. Fill in the details.		
			Governmental unit	Environmental law, if you know it Date of
				notice
		Name of site	Governmental unit	_
		Number Street	 NumberStreet	
			Names Stock	
			City State Zip Code	9
		City State Zip Code	_	

Debt		Kevin		L	McCray	Case r	number <i>(if i</i>	known)		
		First Name		Middle Name	Last Name					
26.	Hav	No		cial or adminis	trative proceeding unde	r any environmenta	ıl law? İnd	clude settlem	ents and orde	rs.
		Yes. Fill in the det	tails.							
					Court or agency		Nature o	f the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
					City State	Zip Code				
Part	11:	Give Details Al	bout Your I	Business or C	Connections to Any Bu	usiness				
27.	Witl	hin 4 years before	you filed for	bankruptcy, d	id you own a business o	r have any of the fol	llowing co	onnections to	any business?	?
		•	•		rade, profession, or othe	•	•		•	
					(LLC) or limited liability p	=	шо о. р	a		
		A partner in a			(LLO) or invited liability p	artiership (LLI)				
			-							
					tive of a corporation					
		An owner of	at least 5% o	of the voting or	equity securities of a cor	rporation				
	V	No. None of the a	ahove applie	es Go to Part 1	2					
					e details below for each	hueinoee				
	Ш	165. Officer all the	αι αμριγ αυς	we and ill in the						
					Describe the nat	ure of the business	•		entification nu	umber Do not umber or ITIN.
									iai Security iid	illiber of triiv.
		Business Name						EIN:		
		Number Street						Dates busin	ess existed	
					Name of account	tant or bookkeeper	•			
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business	•		entification nu ial Security nu	umber Do not umber or ITIN.
		Business Name						EIN:		
		Number Street						Dates busin	ess existed	
					Name of accoun	tant or bookkeeper				
		City	State	Zip Code				From	To	
					Decembe the mot	of the business		Emmlayay Id		ımbar Da nat
					Describe the nat	ure of the business	•		entification ทเ ial Security ทเ	imber bo not imber or ITIN.
								EIN:		
		Business Name			-					
		Number Street						Dates busin	ess existed	
		Cit.	Otate	7:- 0 - 1-	Name of account	tant or bookkeeper			_	
		City	State	Zip Code				From	To	

Debtor 1	1 Kevin	L	McCray	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before you editors, or other partie		ou give a financial statement	t to anyone about your business? Include all financial institutions,
✓	No Yes. Fill in the details	below.		
	-		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code	_	
Part 12:	Sign Below			
true	and correct. I underst inkruptcy case can res	and that making a false sta	atement, concealing property or imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 3/22	2/2017		Date 3/22/2017
Did	you attach additional ¡	pages to Your Statement of	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	you pay or agree to pa	y someone who is not an at	torney to help you fill out ba	nkruptcy forms?
✓	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this information to identify your case:				
Debtor 1	Kevin	L	McCray	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	,
United States E	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.			
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?	
	Creditor's name: CITIZENS ONE AUTO FIN Description of property securing debt: \$13,150.00 Buick LaCrosse Sedan 4D Touring V6 Value:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	

Debtor	Kevin	L	McCray	Case number (if	
1	First Name	Middle Name	Last Name	known)	_
art 2:	List Your Unexpire	ed Personal Property Leas	ses		
or any nforma	unexpired personal p	roperty lease that you listed i	n Schedule G: Executory d leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may I U.S.C. § 365(p)(2).	
Des	scribe your unexpired	personal property leases		Will the lease be assumed?	
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased perty:			_	
art 3:	Sign Below				
Unde			my intention about any	r property of my estate that secures a debt and any personal	
			×		
_	/s/ Kevin McCray		_	gnature of Debtor 2	
3	ignature of Debtor 1		SIÇ	griature of Debitor 2	
D	ate 3/22/2017		Da	ate 3/22/2017	
	MM/DD/YYYY			MM/DD/YYYY	

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Kevin L McCray		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY F	OR DEBTOR
1.		year before the filing of th	rtify that I am the attorney for the abo ne petition in bankruptcy, or agreed to nplation of or in connection w ith the	o be paid to me, for services
	For legal services, I have agreed to a	ccept		\$1,635.00
	Prior to the filing of this statement I	have received		\$335.00
	Balance Due			\$1,300.00
2.	. The source of the compensation paid	d to me was:		
	Debtor	Other (specif	fy)	
3.	. The source of the compensation pair	d to me is:		
	✓ Debtor	Other (specif	fy)	
4.	I have not agreed to share the all members and associates of my l	oove-disclosed compensat aw firm.	ion with any other person unless the	ey are
		w firm. A copy of the agree	with a other person or persons who ament, together with a list of the name	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		gal service for all aspects of the banking advice to the debtor in determinin	
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which may b	oe required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and any	adjourned hearings thereof;
6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:	
		CERTIF	ICATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for payment to r	me for representation of the
	3/22/2017		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McCray, Kevin L	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFIC	ATION OF CREDITOR MAT	RIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tru	ue and correct to the best of their
Date:	3/22/2017	/s/ McCray, Kevir	n L
		McCray, Kevin L	

Cases as 4019-101919 0 4021 o C D cold. 1 Fill de E01818/1212/12 1 1 1 East de Color
CITIZENS ONE AUTO FIN 480 JEFFERSON BLVD WARWICK, RI, 02886

KAY JEWELERS 375 GHENT RD FAIRLAWN, OH, 44333

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

DSNB MACYS PO Box 8113 Mason, OH, 45040

CITI P.O. BOX 9001037 Louisville, KY, 40290

WEBBANK/FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

TD BANK USA/TARGETCRED PO BOX 673 MINNEAPOLIS, MN, 55440

SYNCB/WALMART PO BOX 981400 EL PASO, TX, 79998

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Illinois Department of Revenue- Bankruptcy Section PO Box 64338 Chicago, IL, 60664

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Scheck & Siress 1740 W Taylor Street, RM C100 Chicago, IL, 60612

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CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC \$1300.00 in attorney fees plus costs in the amount of \$335.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.
Adding additional bills \$50.00
Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not

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represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 3/22/2017

Attorney

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

*DISCLAIMER

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Fill in this information to	oldentify your case:	
United States Bankrupto	by Court for the:	
Northern	District of: Ulinois	
	(state)	
Case number (if known)		
Off: -: -1 F	101	
Official Form	The state of the s	
	out Your Social Security Number	
tour or barr of the babi	court about any Social Security or federal Individual Tax ic case file. This form must be submitted separately and urt procedures for submission requirements.	payer Identification numbers you have used. Do not file this must not be included in the court's public electronic records
muninuda Taxpayer Nur	the court will not make this form available to the public. nber on any other document filed with the court. The cou the full numbers will be available to your creditors, the U.	ert will make only the last four digits of very arrest are to a con-
Making a false statemer fines up to \$250,000, or	nt, concealing property, or obtaining money or property b imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152	y fraud in connection with a bankruptcy case can result in 2, 1341, 1519, and 3571.
Part 1: Tell the Cour	t About Yourself and Your spouse if Your Spouse is Fil	ing With You
	For Debtor 1:	For Debtor 2 (Only If Spouse Is Filing):
1. Your name	Vando	
	Kevin First name	First name
	ı	i not really
	Middle name	Middle name
	Mccray	
	Last name	Last name
Parises Tell the Court	About all of Your Social Security or Federal Individua	I Townsyay I double and the Market
		Taxpayer Identification Numbers
2. All Social		
Security Numbers you have used	You do not have a Social Security number.	You do not have a Social Security number.
3. All federal		
Individual Taxpayer Identification Numbers (ITIN)	You do not have an ITIN.	You do not have an ITIN.
you have used		
Pari S Sign Below		
	Under penalty of perjury, I declare that the	Under penalty of perjury, I declare that the
	information I have provided in this form is true and correct.	information I have provided in this form is true and correct.
	,	
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/22/2017	Date

Official Form 121

Statement About Your Social Security Numbers

MM/DD/YYYY